

EXHIBIT AAA

Rick Gerber

From: "Matt Martorello" <mattm@bellicosevi.com>
To: "Rick Gerber" <rickg@chippewavalleybank.com>
Sent: Thursday, September 05, 2013 10:42 AM
Attach: ATT00140.htm
Subject: RE: FDIC Meeting
Excellent news, thanks for making the trip!

From: Rick Gerber [mailto:rickg@chippewavalleybank.com]
Sent: Wednesday, September 4, 2013 5:57 PM
To: Matt Martorello
Subject: Re: FDIC Meeting

The FDIC delivered a different message to CVB today in that TLE's are not illegal and they will not be exercising any moral values only legal matters. All good news. They backed away from any intimidating stance in what CVB is doing completely. With that said, they stated they would give CVB some outline as to how we can transact business and feel somewhat comfortable. They did express concern with ACH processing and risks associated with it. I am not sure CVB's Board will allow us to do ACH clearing. I am confident we can continue with our present business.

Thanks

Sent from my iPhone

On Sep 4, 2013, at 5:40 PM, Matt Martorello <mattm@bellicosevi.com<mailto:mattm@bellicosevi.com>> wrote:
Hi Rick,

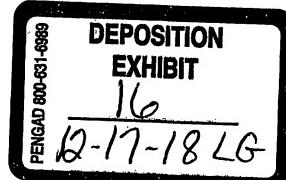
Looking forward to hearing how your meeting with the FDIC went today, and any resulting effect on Red Rock/Duck Creek bank accounts, potential for RCC processing, and maybe even stepping into the ACH business.

Regards,

Matt Martorello
Mobile: 773-209-7720
Email: mm@BellicoseVI.com<mailto:mm@BellicoseVI.com>
<image001.jpg>

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9/5/2013